

United States Bankruptcy Court  
Eastern District of New York

In re:  
Haitham Y. Salah  
Debtor

Case No. 24-71793-las  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-8  
Date Rcvd: Aug 21, 2024

User: admin  
Form ID: 318DF7

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2024:**

Recip ID	Recipient Name and Address
db	+ Haitham Y. Salah, 416 Berg Avenue, East Meadow, NY 11554-2304

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BAMTHALER	Aug 21 2024 10:38:00	Andrew M Thaler, Andrew M. Thaler, Trustee, c/o Cullen and Dykman LLP, The Omni, 333 Earle Ovington Blvd., 2nd Fl, Uniondale, NY 11553-3623
smg	+ Email/Text: USCOURTSEBN@finance.nyc.gov	Aug 21 2024 06:29:00	NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Aug 21 2024 06:29:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Aug 21 2024 06:29:00	NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg	+ Email/Text: ustpreion02.li.ecf@usdoj.gov	Aug 21 2024 06:29:00	United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456
10341102	Email/PDF: bncnotices@becket-lee.com	Aug 21 2024 06:29:16	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
10341101	Email/PDF: bncnotices@becket-lee.com	Aug 21 2024 06:29:15	Amex, PO Box 981537, El Paso, TX 79998-1537
10341103	EDI: BANKAMER	Aug 21 2024 10:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
10341104	EDI: BANKAMER	Aug 21 2024 10:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
10341107	+ Email/Text: bankruptcynotices@sba.gov	Aug 21 2024 06:29:00	CESC - Covid EIDL Service Center, 14925 Kingsport Rd., Fort Worth, TX 76155-2243
10341106	EDI: CAPITALONE.COM	Aug 21 2024 10:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
10341105	EDI: CAPITALONE.COM	Aug 21 2024 10:38:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
10341108	EDI: CITICORP	Aug 21 2024 10:38:00	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
10341109	EDI: CITICORP	Aug 21 2024 10:38:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040

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10341110	Email/PDF: creditonebknotifications@resurgent.com	Aug 21 2024 06:29:13	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
10341111	Email/PDF: creditonebknotifications@resurgent.com	Aug 21 2024 06:29:11	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
10341112	EDI: DISCOVER	Aug 21 2024 10:38:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
10341113	EDI: DISCOVER	Aug 21 2024 10:38:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
10341117	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 21 2024 06:29:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
10341116	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 21 2024 06:29:00	Goldman Sachs Bank USA, PO Box 6112, Philadelphia, PA 19115-6112
10341118	EDI: JPMORGANCHASE	Aug 21 2024 10:38:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
10341115	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 21 2024 06:29:00	EMVLP, Attn: Bankruptcy, 1 State Farm Plz, Bloomington, IL 61710-0001
10341114	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 21 2024 06:29:00	EMVLP, PO Box 2313, Bloomington, IL 61702-2313
10341119	^ MEBN	Aug 21 2024 06:24:01	Syncb/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
10341120	EDI: SYNC	Aug 21 2024 10:38:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
10341122	EDI: SYNC	Aug 21 2024 10:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
10341121	+ EDI: SYNC	Aug 21 2024 10:38:00	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
10341123	+ Email/Text: Bankruptcy@teachersfcu.org	Aug 21 2024 06:29:00	Teachers Federal Credit Union, 102 Motor Pkwy, Hauppauge, NY 11788-5109
10341124	Email/Text: Bankruptcy@teachersfcu.org	Aug 21 2024 06:29:00	Teachers Federal Credit Union, Attn: Bankruptcy, PO Box 9005, Smithtown, NY 11787-9005
10341125	+ Email/Text: bankruptcynotices@sba.gov	Aug 21 2024 06:29:00	U.S. Small Business Administration, P.O. Box 3918, Portland, OR 97208-3918
10341127	EDI: WFFC2	Aug 21 2024 10:38:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, # MAC X2303-01A FL 3, Des Moines, IA 50328-0001
10341126	EDI: WFFC2	Aug 21 2024 10:38:00	Wells Fargo Bank NA, PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew M Thaler	athaler@cullenllp.com athaler@ecf.epiqsystems.com;dmigliore@cullenllp.com;N269@ecfbis.com
Kamini Fox	on behalf of Debtor Haitham Y. Salah kamini@kfoxlaw.com seema@kfoxlaw.com;r52605@notify.bestcase.com;fox.kaminib@notify.bestcase.com
United States Trustee	USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1

Haitham Y. Salah

Social Security number or ITIN xxx-xx-1021

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Eastern District of New York

Case number: 8-24-71793-las

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Haitham Y. Salah

**IT IS FURTHER ORDERED:**

- Andrew M Thaler (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: August 20, 2024

s/ Louis A. Scarcella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**